

## About the Delaware National Guard Family Readiness Handbook

The key to this book is ***your participation***. Deployment is a challenge under the best of circumstances. We want this book to be a "one-stop" resource guide for families and other loved ones of our soldiers and airmen. In it, you will find a wealth of information on many topics that are essential to a successful deployment.

You will also find sections that give you the chance to sit down, make plans, and work out your own resource network for the period that you will be separated during this deployment.

Don't let the quantity of information and issues overwhelm you. There are plenty of resources to call upon when you have an issue or a problem. Use this book as your guide to those resources.

## Unit's Chain of Concern Roster

### Service Member Information

Service Member Name: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Rank: \_\_\_\_\_

Unit: \_\_\_\_\_

Deployment Mailing Address

(APO, FPO, or Zip Code): \_\_\_\_\_ Date Last update: \_\_\_\_\_

Unit Military POC: \_\_\_\_\_ UMPOC Phone: \_\_\_\_\_

### Family Readiness Contact Telephone Numbers

Unit Volunteer Leader: \_\_\_\_\_ Number: \_\_\_\_\_

Volunteer Name: \_\_\_\_\_ Number: \_\_\_\_\_

Volunteer Name: \_\_\_\_\_ Number: \_\_\_\_\_

Volunteer Name: \_\_\_\_\_ Number: \_\_\_\_\_

Volunteer Name: \_\_\_\_\_ Number: \_\_\_\_\_

Volunteer Name: \_\_\_\_\_ Number: \_\_\_\_\_

Volunteer Name: \_\_\_\_\_ Number: \_\_\_\_\_

### Important Resource Numbers

These are the contacts that will provide assistance during emergencies at home.

Servicing Staff Judge Advocate: \_\_\_\_\_ Number: \_\_\_\_\_

Servicing Chaplain: \_\_\_\_\_ Number: \_\_\_\_\_

TRICARE Representative: \_\_\_\_\_ Number: \_\_\_\_\_

Local Red Cross Chapter: \_\_\_\_\_ Number: \_\_\_\_\_

Regular Child Care: \_\_\_\_\_ Number: \_\_\_\_\_

Emergency Childcare: \_\_\_\_\_ Number: \_\_\_\_\_

Back up Friend to watch children: \_\_\_\_\_ Number: \_\_\_\_\_

Children's School Information: \_\_\_\_\_

Number: \_\_\_\_\_

Children's School Information: \_\_\_\_\_

Number: \_\_\_\_\_

Children's School Information: \_\_\_\_\_

Number: \_\_\_\_\_

Children's School Information: \_\_\_\_\_

Number: \_\_\_\_\_

Local Emergency Room: \_\_\_\_\_

Number: \_\_\_\_\_

Ambulance: \_\_\_\_\_

Number: \_\_\_\_\_

Fire Station: \_\_\_\_\_

Number: \_\_\_\_\_

Police Station Non-Emergency Phone: \_\_\_\_\_

Number: \_\_\_\_\_

Home Insurance Phone: \_\_\_\_\_

Policy #: \_\_\_\_\_

Car Insurance Phone: \_\_\_\_\_

Policy #: \_\_\_\_\_

Gas & Electric: \_\_\_\_\_

Number: \_\_\_\_\_

Water: \_\_\_\_\_

Number: \_\_\_\_\_

Plumber: \_\_\_\_\_

Number: \_\_\_\_\_

Legal Advisor: \_\_\_\_\_

Number: \_\_\_\_\_

Personal Clergy: \_\_\_\_\_

Number: \_\_\_\_\_

Other: \_\_\_\_\_

Number: \_\_\_\_\_

Other: \_\_\_\_\_

Number: \_\_\_\_\_



## Family Readiness Planning Checklist

Use this tool to assess your current state of “readiness” before a deployment or being placed on a TDY assignment. The key to a successful deployment is preparation and attention to detail. In a few minutes you will have a clear picture of the areas that are strong for your family and those that need work. It is a good idea to revisit the checklist every year.

<b>Preparation</b>	<b>Yes</b>	<b>No</b>	<b>Comments/Instructions</b>
Have the objective and goals of the deployment been identified?			
<b>Medical</b>	<b>Yes</b>	<b>No</b>	<b>Comments/Instructions</b>
Are the families' Immunizations and medical/dental records current?			
Are the Medical/Dental records stored together? Where are the records located?			
Is the entire family aware of current medical conditions for one another?			
Is anyone in my family on medication? If so, are the medicine and instructions stored in a known location?			
Does my family know what to do in the event of a medical emergency?			
Do I have reliable and back-up sitters in the event of an emergency or unexpected situation?			
<b>Finance</b>	<b>Yes</b>	<b>No</b>	<b>Comments/Instructions</b>
Have I filled out the budget and net worth sections in the Family Readiness Handbook?			
Will I have money available to me during my service member's deployment?			

Do I know how to read a Leave and Earnings Statement (LES)?			
<b>Planning Checklist Items</b>	<b>Yes</b>	<b>No</b>	<b>Comments/Instructions</b>
Has my service member initiated a monthly allotment to be sent to me or directly to a bank account I can access?			
Do I have the address and account numbers of our banks?			
Will that allotment cover my monthly expenses?			
If no, Do I have a way to cover the difference?			
Do I have all of our finance information, bank books (checking & savings) in one location?			
Do we have a safety deposit box? If yes, do I have the key?			
Do I know the location of all our credit cards?			
Do I have the company contact information for each credit card?			
Do I have the due dates and company contact information for the following bills:			
Mortgage/Rent:			
Telephone/Cell Phone:			
Water:			
Electricity:			
Trash Collection:			
All insurances:			

Taxes:			
Gas/Fuel:			
Other Debts:			
Am I prepared to take complete control over finances?			
If no, Do I have someone who can assist me in managing my finances?			
Do I know who to contact if I have a question or problem with my service member's military pay?			
<b>Automobile/Transportation</b>	<b>Yes</b>	<b>No</b>	<b>Comments/Instructions</b>
Is my driver's license current and valid?			
Am I insured to drive?			
If our vehicle(s) are financed do I have the payment information from the loan company?			
Are the vehicle registrations current?			
Are the automobile in safe, legal, operating condition?			
Do I have a contact to assist me in emergency repairs in the event a situation arises with my vehicle			
If I am not licensed, do I have other means of transportation available? Who/what are they?			
<b>Legal/Administrative</b>	<b>Yes</b>	<b>No</b>	<b>Comments/Instructions</b>
Are my families ID cards current and valid until after my service member's return from deployment?			

Do I know where & how obtain new ID cards?			
Has my service member executed a general or specific power of attorney so I can manage important family matters during their deployment?			
Has my service member executed a Durable power of attorney for healthcare; expressing their exact wishes in the event of a medical situation.			
Have I executed a Durable power of attorney for healthcare; expressing my exact wishes in the event of a medical situation?			
Do I know where these important documents are kept?			
Do I have a copy of our marriage certificate?			
Do I have copies of birth certificates/ adoption papers or everyone in our family?			
Do I have social security cards for everyone in my family?			
Do I have copies of our federal and state tax records?			
Do I know where all our insurance policies are kept?			
Do I know where our Deeds are kept?			
Have I safeguarded all important papers?			
Do my service member and I have current wills/living trusts?			

Do I have an emergency plan for my family in the event that something happens to me while my service member is deployed?			
<b>Checklist Totals</b>	<b>Yes</b>	<b>No</b>	<b>Comments/Instructions</b>
Please highlight all (no) answers and work on completing these task before the deployment!			

If you need any resource information to help you complete these tasks, please feel free to contact us.

Joint Warrior & Family Program Office  
302-326-7788

Airman & Family Readiness Office  
302-323-3327





## The Delaware Family Assistance Network

The Delaware Family Assistance Network, as a part of the Operation Ready Families Program office, serves military families – both those of the Delaware National Guard members and those of other services. Each element of the network acts as an information and referral source to assist military families on a wide range of issues. Assistance can include referrals to military agencies and activities, to local, state and federal governmental agencies, as well as nongovernmental and community resources and activities.

The Family Assistance Network functions as a hub of pertinent information – providing assistance with Six Essential Services in times of contingency call up, mobilization, and large-scale deployments. Family Assistance personnel are critical in providing help to all military families during these long term or short term deployments. This holds especially true for geographically dispersed families who are unable to access services at a local base, installation or fort. In other words: Then Family Assistance Network is your “One Stop Shop” for assistance and referral.

### Six Essential Services

#### ✓ Information and Referral

1. Financial Wellness
2. Strong Bonds/ Marriage Enrichment
3. Exceptional Family Member Program
4. Yellow Ribbon Reintegration
5. Crisis Intervention
6. Deployment Cycle Support
7. Pro Active Outreach

#### ✓ Legal Resource and Referral

1. Assistance with Power of Attorney/Wills
2. Information and assistance with Service Members Civil Relief Act
3. Assistance with referral for ESGR

#### ✓ Financial Resource and Referral

1. Understanding Military Pay
2. Assistance with Financial assistance and loan applications through the American Red Cross
3. Referral to the availability of outside grants
4. Provide referrals for budgeting classes

#### ✓ TRICARE Resource and Referral

1. Provide general information on insurance benefits
2. Assistance with TRICARE Medical and Dental applications
3. Assist with finding local participating providers
4. Assist with writing letters to challenge claim denial

#### ✓ ID Cards and DEERS

1. Provide information on DEERS Rapids Centers
2. Assist with obtaining ID card

✓ **Community Information and Outreach** – Provide a list of local Community resources including but not limited to the following:

1. Assist with Child Care resource and referral
2. Assist with referral to local financial resources
3. Assist with finding a local Family Readiness Group to assist with Family Readiness

To find someone who can help near you call:

**Joint Warrior & Family Readiness Director**  
**302-326-7788**

**Deputy of Joint Warrior and Family Readiness**  
**302-326-7785**

**Airman and Family Readiness Program Director**  
**302-323-3327**

**New Castle County Family Assistance Center**  
**302-326-7269**

**Kent/Sussex County Family Assistance Center**  
**302-854-7630**



## **Military OneSource**

Every Branch of the Department of Defense has a high priority placed on supporting military families. Military OneSource (MOS) is a 24/7/365 information and referral service available via toll free telephone and Internet access. A personal and family readiness tool; MOS extends the existing Family Support system for Active Duty, Reserve, Army and Air National Guard (regardless of activation status) and their immediate family members at no cost to participants. MOS is the premier reference for you to find the answers to practically any question regarding military life. Services provided are especially beneficial to those geographically separated from installation services or those who are unable to seek assistance during traditional working hours.

The service is available by phone, online and face-to-face through private counseling sessions in the local community. Highly qualified, master's prepared consultants provide the service. Personalized consultations on specific issues such as education, special needs, and finances are provided. Customized research detailing community resources and appropriate military referrals are offered. Clients can even get help with simultaneous language interpretation and document translation.

MOS' interactive website includes locators for education, child care, and elder care, as well as online articles, referrals to military and community resources, financial calculators, live online workshops called Webinars, and "Email a consultant." Additional resources include brief videos of consultants addressing common issues such as communicating as a couple, budgeting and managing anger.

Face-to-face counseling sessions focus on issues such as normal reactions to abnormal situations (e.g. combat), couples concerns, work/life balance, grief and loss, adjustment to deployment, stress management, and parenting. Persons seeking counseling will receive up to six counseling sessions per issue at no cost to them. To access a counselor in their local community, individuals may call a Military OneSource consultant directly. Service is available in CONUS as well as Hawaii, Alaska, U.S. Virgin Islands and Puerto Rico.

**Call (800) 342-9647**

Or visit

**<http://www.militaryonesource.com>**

## **American Red Cross Armed Forces Emergency Services**

All services are impartial, confidential, and offered to all members of the Armed Forces and their families.

### **Communication**

Emergencies can happen at any time. Despite the advances of modern technology, email and telephones are not always enough to bridge family communications when they are separated by distance and deployments. Every year, thousands of families are connected to service members when the unexpected occurs by using Red Cross global communications network. The accuracy of each report is confirmed so commanding officers may respond to requests for leave in a timely manner (though DoD does not require commanders to have Red Cross verification prior to approving emergency leave). Messages serve many purposes, from announcing a birth or alerting the service member of an illness or death. Red Cross staff members support our 24 hour emergency communication services at military installations worldwide. They also serve in forward deployment sites where they staff, equip and operate on-base Internet café and lounges where troops can relax and connect with home.

If there is an emergency, and you are not able to communicate directly via telephone or Internet, and you need to immediately communicate with a member of your immediate family serving on active duty, call the 24/7 Red Cross Call Center at **(877) 272-7337** or a Red Cross representative in your community or military installation.

### **Financial Assistance**

The sacrifices of military life can cause unexpected financial hardship for military families. The following Red Cross services offer guidance to military members, veterans and their families:

- The Military Aid Society Referral Program connects service members and their families to the various military aid societies that can help with emergency travel, rent, food, utilities, and other expenses.
- The Casualty Travel Assistance Program (CTAP) provides additional emergency travel assistance for immediate family member to travel to a wounded service member's bedside or to a funeral or memorial service.
- Board of Veteran's Appeals (BVA) guidance helps veteran claimants prepare, develop, appeal and obtain sufficient evidence in support of veteran's benefits claims.

### **Information and Referral**

Deployments can place a tremendous strain on service members and their families. Red Cross services provide the resources and support necessary for families to manage their changing situation. Get To Know Us Before You Need Us briefings are offered throughout our nationwide chapter network to introduce service members and their families to available Red Cross resources and opportunities. These briefings introduce families to existing military financial assistance programs and provide guidance on initiating emergency messages.

Coping with Deployments courses are also available nationwide at Red Cross chapters and military installations. The courses teach resiliency strategies to families and provide psychological first aid training to those facing the deployment cycle. Health and Safety courses such as CPR, First Aid, Water Safety, Healthy Pregnancy – Healthy Baby, Family Care giving, Nurse Assistant, and Babysitting Training are offered to service members and their families at installations overseas and domestically through our Red Cross chapter network.

Access more information about many topics ranging from health concerns to disaster preparedness at the Red Cross Website:

<http://www.redcross.org>

## Identification Cards for Military Family Members

In order to access military service benefits or privileges, Service members and their family members must have a Uniformed Services Identification (ID) Card. ID cards are issued at uniformed service personnel offices once the service member's personal information has been entered into the Defense Enrollment Eligibility Reporting System (DEERS). Because a photo is required, family members and eligible dependents must report to the ID card facility in order to be issued the appropriate ID card. Normally, Guard and Reserve family members and other dependents receive a DD Form 1173-1, the Department of Defense (DoD) Guard and Reserve Dependent ID Card (red). These cards do not authorize eligibility for medical benefits in and of themselves, but they may assist Guard and Reserve family members in accessing these benefits when accompanied by a copy of the service member's orders to active duty.

When the service member is called to active duty for 31 days or more, part of the processing for entry on active duty should be the completion of a DD Form 1172, Application for Uniformed Services Identification Card – DEERS Enrollment for each eligible family member and legal dependent. This application, along with surrender of the DD Form 1173-1, will allow family members and dependents to receive the DD Form 1173 (tan card). This card is needed to gain access to medical benefits and continued access to commissary, exchange, MWR benefits and other privileges.

Note: Once registered in DEERS it is important to keep your DEERS records updated when personal eligibility information changes. This includes changes in military career status; addresses; and family status (marriage, divorce, birth, and adoption). Only the sponsor can add or delete a family member from DEERS. Remember: This is your responsibility.

To update DEERS information, you may call the Defense Manpower Data Center Support Office (DSO) Telephone Center at 1-800-538-9552 or for the Deaf (TTY/TDD): 1-866-363-2883.

Hours of Operation: Monday through Friday, 9 a.m. to 5:30 p.m. (Pacific Time), except Federal holidays.

Updating contact information can be done easily through the DEERS Web site at

<https://www.dmdc.osd.mil/appj/address/login/SelectLogin.do>

To locate the nearest ID card facility visit:

<http://www.dmdc.osd.mil/rsl/owa/home>

## **Military Pay and Allowances**

Pay, allowances, benefits and entitlements depend (all or in part) on member's rank, length of service, dependent status, and duty status.

### **Basic Pay**

A member serving on active duty is entitled to basic pay. Basic pay is based on a 30-day monthly rate with pay periods twice each month – the 15th and 30th. The rate of pay is based on the member's rank/pay grade and years of service. Current pay and allowance tables can be found at:

<http://militarypay.defense.gov/>  
<https://mypay.dfas.mil/mypay.aspx>

### **Reading Your Leave and Earning Statement**

Your Leave and Earning Statement (LES) comes once a month and tells you how much you received in pay and allowances and how that pay was distributed. Instructions for reading your LES can be found at:

<https://mypay.dfas.mil/mypay.aspx>

### **Inactive Duty Training (IDT) Pay**

This is commonly referred to as "drill pay." The amount earned for each drill equals 1/30th of the monthly basic pay rate for the member's rank and years of service. The current IDT pay chart can be found at:

<http://militarypay.defense.gov/>

### **Incentive and Special Pay**

In addition to basic pay or IDT pay, many National Guard or Reserve members are eligible for additional special pays for a wide variety of special skills or duties. A member who meets the eligibility requirements for an incentive or special pay is entitled to this pay in addition to basic pay or IDT pay (if payment is authorized by law when a member performs IDT). Some examples of these incentive or special pays include pay for duty associated with aviation, diving, hazardous duty, hostile fire and imminent danger, air weapons control, sea duty, submarine duty, and healthcare professions. Your finance office can provide more information.

## **Allowances**

### **Basic Allowance for Subsistence (BAS)**

This allowance is intended to provide a partial subsidy for the cost of food. It is generally paid only when the member serves on active duty. The number of dependents does not affect BAS, and it is not subject to income tax. The BAS rates can be found at:

<http://militarypay.defense.gov/>

### **Basic Allowance for Housing (BAH)**

This allowance is intended to compensate for the cost of housing while the member serves on active duty. This allowance is paid according to the member's rank, dependent status (with or without dependents) and in some cases, location of the duty station. Members performing IDT are not entitled to a housing allowance. However, the Member's unit may provide lodging in kind when government quarters are not available. For housing allowance rates visit:

<http://www.defensetravel.dod.mil/perdiem/bah.html>

### **Direct Deposit of Pay and Allowances**

With few exceptions, all pay and allowances are delivered to the member's chosen financial account via electronic funds transfer. This is handled through the unit's Finance Office.

### **Withholdings**

Federal income and social security taxes are automatically withheld. State taxes are withheld from members' pay if the state has such an agreement with the U.S. Treasury. If you serve in a combat zone or certain other designated regions, your earnings may be excluded from taxable income. Certain limitations may apply, so for specific details visit:

<http://www.defenselink.mil/militarypay/pay/tax/index.html>



## Emergency Financial Assistance/Military Aid Societies

If your family has a serious financial problem that needs immediate attention, where can you turn? Every branch of the service is dedicated to taking care of their own members. Through the contributions of fellow members, these aid societies are able to offer real relief to military families in need. (Certain eligibility guidelines may apply.) The American Red Cross may also provide helpful information. (See the American Red Cross section). The Red Cross collaborates with Military Aid Societies in providing financial assistance when an urgent personal or family crisis arises. Financial assistance is provided when there is a demonstrated need for funds for such things as emergency travel, automobile repair, or urgent health and welfare needs such as food and shelter. For more details on assistance visit the following sites:

- ✓ Armed Forces Relief Trust: <http://www.afrtrust.org>
- ✓ Army Emergency Relief: <http://www.aerhq.org>
- ✓ Navy-Marine Corps Relief Society: <http://www.nmcrrs.org>
- ✓ Air Force Aid Society: <http://www.afas.org>
- ✓ Coast Guard Mutual Assistance: <http://www.cgmahq.org>

## Delaware National Guard & Reserve Foundation

(See Appendix)

## American Legion's Family Support Network

The American Legion's Family Support Network assists military families while service members serve overseas with such chores as grocery shopping, childcare, lawn care, fixing the family car and countless other challenges to a military spouse. Family members can call toll-free 800-504-4098 or go to:

<http://www.legion.org>

## VFW Unmet Needs Program

VFW Unmet Needs awards emergency financial grants to military members and their families who are struggling often as a result of multiple or extended deployments or injuries.

<https://www.vfw.org/>





## Legal Assistance

All active military installations have legal assistance offices available to assist military families with legal problems while member is on active duty. Typical legal services involve wills, powers of attorney, child support, family matters, contractual disputes and more. Although legal assistance officers cannot represent family members in court, they can negotiate on your behalf. Generally, the military services offer limited legal assistance to Guard and Reserve members during inactive duty training periods to prepare legal documents needed in the event of an involuntary call to active duty such as wills and powers of attorney.

Each military service has specific regulations regarding the extent of legal assistance they provide. To find the nearest military legal office, visit the following service specific websites:

- ✓ Air Force - <http://hqja.jag.af.mil>
- ✓ Army - <http://www.jagcnet.army.mil/legal>
- ✓ Coast Guard - [http://www.uscg.mil/legal/la/Legal\\_Assistance\\_Home.asp](http://www.uscg.mil/legal/la/Legal_Assistance_Home.asp)
- ✓ Navy and Marines - <http://www.jag.navy.mil/>

## Wills

Nobody wants to talk about wills but it is a vital part of planning and Family Readiness. A will is a legal document that tells how you want your belongings divided after your death. If you die without a will, the state decides how to divide up your property. If you have a will, you can divide your property the way you wish.

## A Power of Attorney

A power of attorney is a legal document that permits you to name a person who can act on your behalf when you are not able to act yourself. You must be sure to choose someone you know very well - and trust completely!! There are three basic Powers of Attorney:

- ✓ **General** - this allows the individual to make any decision on any aspect of your life.
- ✓ **Limited or Special** - the person holding the power of attorney can only make decision in specified areas.
- ✓ **Medical** - given to guardians of Guard family members under the age of 18.

## Family Care Plan

All single parent Service members and dual Service couples who are responsible for support of family members must complete a Family Care Plan and validate it on an annual basis. This plan ensures that you have a guardian for your children in case you are called to duty. A Family Care Plan is also for soldiers and airmen who are responsible for the care of others besides children. This includes parents.

Selecting a responsible guardian is vital to a successful Family Care Plan. This is the person that will accept full responsibility for the dependent family members while the soldier or airmen is accomplishing the mission. If the long-term guardian lives far away, a temporary guardian should be established in case the Guard member is immediately called to duty. Both guardians should have a power of attorney that covers the areas they are responsible for (including, transportation, living arrangements, and especially medical care). Your Family Care Plan should also include copies of all documents essential to care for the dependent family members. This would include:

- ✓ Birth certificates
- ✓ Immunization
- ✓ Medical, and dental records
- ✓ Names and addresses of all health-care providers.

For more information, please check with your commander/1<sup>st</sup> Sgt.

## Re-Employment Rights

Re-employment rights are one of the first things on the mind of a deploying Guard member. How will I get my job back when I return? Will I lose my seniority or the promotion I was expecting? Below is information about USERRA - the Uniformed Services Employment and Reemployment Rights Act of 1994.

USERRA is a federal law which gives members and former members of the U.S. armed forces (active and reserves) the right to go back to a civilian job they held before military service.

**Who gets USERRA protection?** You probably qualify for USERRA protection if you meet all five of these requisites:

- ✓ **Employment.** Did you have a civilian job before you went on active duty? *All* employment is covered, unless your employer can prove the job was truly a temporary position. USERRA applies to all private employers, state governments, and all branches of the federal government.
- ✓ **Notice. YOU (OR A RESPONSIBLE OFFICER FROM YOUR MILITARY UNIT) MUST GIVE ADVANCE NOTICE TO YOUR EMPLOYER BEFORE LEAVING FOR ACTIVE DUTY.** Notice can be oral or in writing, but you can best protect your rights by sending a letter by certified mail, or having your employer sign a copy of your letter, acknowledging receipt.
- ✓ **Duration.** You can be gone from your civilian job for up to five years (total). Any absences from your employer protected under the previous law (VRRRA) count towards your total. Most periodic and special Reserve and National Guard training does not count towards your five year total.
- ✓ **Character of service.** If you are discharged, you must receive an honorable or general discharge. This test does not apply if you remain in the reserve component, but your employer can still require some proof from your unit that your period of service was honorable. A letter from your commander will suffice.
- ✓ **Prompt return to work.** If you were gone up to 30 days, you must report back to the first shift which begins after safe travel time from your duty site plus eight hours to rest. If you were gone 31 to 180 days, you must apply in writing for work within 14 days after completing military service. If you were gone 181 days or more, you must apply in writing for work within 90 days. Tell your employer you worked there before, and you left for military service.

## You are entitled to protection while you are gone and when you return to work

- ✓ **Health insurance during service.** If you ask for it, your employer must continue to carry you and your family on the company health plan for up to 30 days of service, at the normal cost to you. **TRICARE does not cover family members for tours of 30 days or less.** You can get up to 18 months of coverage, but your employer can pass on the full cost (*including the company's share*) on to you.
- ✓ **Prompt reinstatement.** You get your job back immediately if you were gone 30 days or less. After longer service, you must get your job back within a few days.
- ✓ **Status and Seniority.** For purposes of status, seniority, and most pension rights (including pay rate) you are treated as if you never left for military service. If your peers got promotions or raises while you were gone, you do too.
- ✓ **Training and other accommodations.** Your employer must train you on new equipment or techniques, refresh your skills, and accommodate any service-connected disability.

- ✓ **Special protection against discharge other than for cause.** If you are fired within a protected period, your employer must prove the firing wasn't because of military service. Your protected period varies with how long you were gone.
- ✓ **Immediate reinstatement of health benefits.** You and your family may chose to go back on the company health plan immediately when you return to your civilian job. There can be no waiting period and no exclusion of pre-existing conditions, other than for VA determined service-connected conditions.
- ✓ **Anti-discrimination provision.** USERRA prohibits discrimination based on military service or military service obligation.
- ✓ **Other benefits.** USERRA guarantees you certain rights. It does not eliminate any *other* benefits you may have from state law, contract, or collective bargaining agreement.

### Enforcement

- ✓ Contact the ESGR Point of Contact 302-326-7582.
- ✓ The National Committee for Employer Support of the Guard and Reserve (ESGR), (800) 336-4590 or (703) 696- 1400. ESGR provides ombudsmen who mediate reemployment issues between military members and their civilian employers. The National ESGR website is **[www.esgr.org](http://www.esgr.org)**
- ✓ The U.S. Department of Labor Veterans Employment and Training Service (VETS), (202) 219-9110. The Department of Labor is responsible for resolving and/or investigating reemployment issues. VETS Website is **<http://www.dol.gov/vets/>**



## The Service members' Civil Relief Act (SCRA)

The Service members' Civil Relief Act (SCRA) provides protection to anyone entering or called to active duty in the Armed Forces. Members of the National Guard and Reserve are covered by SCRA when in active federal service and while the serving on active duty.

The SCRA covers such issues as rental agreements, security deposits, prepaid rent, eviction, installment contracts, interest rate limits on pre-service consumer debt and mortgage loans, mortgage foreclosure, civil judicial proceedings, and income tax payments. One of the most widely known benefits under the SCRA is the ability to reduce pre-service consumer debt and mortgage interest rates to 6% if military service materially affects your ability to make payments. If you believe being called to active military service will impact your ability to meet financial obligations, please contact the nearest legal assistance office through the links listed below to determine if the SCRA offers you protection.

*NOTE: If you are eligible for relief under the SCRA, it is your responsibility to inform creditors as soon as possible to inform them of your circumstances. Many businesses and agencies have no way of knowing the duty status and/or special circumstances of their clients unless they are so informed.*

Another key provision under the SCRA protects your dependents from being evicted while you are serving your country. If you rent a house or apartment that is occupied for dwelling purposes and the rent does not exceed \$1,200 per month, the landlord must obtain a court order authorizing eviction. This provision applies regardless of whether quarters were rented before or after entry into military service.

In cases of eviction from dwelling quarters, courts may grant a stay of up to three months or enter any other "order as may be just" if military service materially affects the service member's ability to pay the rent. This provision is not intended to allow military members to avoid paying rent, but rather to protect families when they cannot pay the rent because military service has affected their ability to do so.

Under SCRA, service members involved in civil litigation can request a delay in proceedings if they can show their military responsibilities preclude their proper representation in court. This provision is most often invoked by service members who are on an extended deployment or stationed overseas. The service member should contact the unit or installation legal office immediately if they receive notice of court proceedings against them. Civil court proceedings can involve very complex issues and no one should do anything, including requesting a stay of proceedings, prior to seeking legal advice.

Here is a sample of a letter that you can send to your Creditors to invoke the 6% Interest Rate protection of the SCRA. Fill in your specific information (those areas that are bold and italicized) and mail to your creditor as soon as you receive your active duty order.

<<*Date*>>

«*Creditor Name and Address*»

Re: «*Client Name*»

«*Client Account Number*»

Dear Sir or Madam:

Pursuant to 50 U.S.C. app. § 526 of the Servicemembers' Civil Relief Act, hereinafter referred to as the SCRA, I request that interest on the above referenced debt be reduced to 6%. I entered active duty on «***Active Duty Commencement Date***» and am presently on active duty assigned to «***Client Unit***».

I incurred this debt prior to my entry into the Armed Forces, at a time when I was earning substantially more than I am now. My entry into military service has substantially affected my ability to meet this obligation at the original interest rate.

The SCRA sets a 6% per annum ceiling on interest charges (including service charges, renewal charges and fees) during the period of a service member's military service for obligations made prior to the date of entry onto active duty when the active duty materially affects the ability to pay. Since entering active duty, I have experienced a decrease in salary, adversely affecting my ability to pay. Thus, the balance of my obligation may not have interest charged at a rate greater than 6% per annum. Interest above 6% must be forgiven and not accrued. Please ensure that your records reflect this statutory ceiling and that any excess charge is withdrawn.

Please be further advised that you may not repossess for nonpayment of an installment obligation without first complying with the provisions of 50 U.S.C app. § 531 of the SCRA.

Thank you, in advance, for your cooperation in this matter.

Sincerely,

## Post Deployment Legal Issues

This legal information is designed to assist you as you resume civilian life after your active duty military deployment.

### Checklist of Things to Review and Discuss with a JAG Officer

- ✓ Terminate Power of Attorney
- ✓ Review Wills & Medical Powers of Attorney
- ✓ Contact Employer
- ✓ Contact Court if necessary
- ✓ Landlord
- ✓ Reinstate Your Health Insurance
- ✓ Notice to Creditors (form letter)

### Terminate Power of Attorney

When you deployed you may have drafted a Power of Attorney so that someone could sign your name in your absence. Now that you have returned home it is probably best to revoke that Power of Attorney.

You may use the form on the following page to terminate your Power of Attorney.

### REVOCATION OF POWER OF ATTORNEY

Know All Persons By These Presents:

That I \_\_\_\_\_ (*Guardmember's full legal name as it appears on Power of Attorney*) of the State of Delaware, a member of the Delaware Air National Guard, do hereby REVOKE the Power of Attorney that I gave to \_\_\_\_\_ (*Name of Person who had the Power to Sign Your Name, spell the name out exactly as it appears on the Power of Attorney*) on \_\_\_\_\_ (*Fill in the date you signed the Power of Attorney If you do not know the exact date just put the month and year that you signed it*). This revocation is effective immediately.

DATE: \_\_\_\_\_ Your Signature: \_\_\_\_\_

Notary SEAL

## Contact Your Creditors

When you deployed on active duty you were entitled to reduce the interest rate on most of your pre-deployment debt to 6% (although there may have been some exceptions if you were earning more money when you deployed). Now that you are back you must contact your creditors and let them know so they can adjust the debt rate. Any interest over 6% that would have been due if you had not deployed is “forgiven” and is not now payable. Here is a form letter you may use. *If you do not write your creditors and let them know you are back you may not be entitled to have the amount over 6% “forgiven”.*

From:

To: Creditor

RE: Adjustment of Interest Rate Date: \_\_\_\_\_

Dear Creditor:

I am a member of the Delaware Air National Guard. I deployed with my unit to active duty on: \_\_\_\_\_. I was released from active duty on: \_\_\_\_\_. Enclosed is a copy of my active duty orders.

I have an account with you; account number \_\_\_\_\_. When I deployed I notified you, and you should have reduced the interest rate on my pre-deployment debt to 6% in accordance with federal law.

The new Servicemembers’ Civil Relief Act; [Public Law 108-189, 117 Stat. 2835] provides that interest in excess of 6% on my pre-deployment debt (and my joint debt with my spouse) is forgiven.

I have now returned and realize that my interest rate will return to what it was prior to my being deployed.

Thank you,

## Contact Your Landlord

While you were deployed you had certain protections from being evicted for non-payment of rent. Now that you have returned, you may need to meet with your landlord and come to an agreement regarding any unpaid rent that may be due. If you miss a rent payment now that you are back, your landlord may take action to evict you.

## Contact Employer

As you return from active duty you have the right to your job back. This is called the right to re-employment. In order to have rights of re-employment you must have been a permanent employee prior to your deployment. You must act now to protect your right to re-employment.

1. Contact your employer upon your return. Let your employer know that you will be exercising your re-employment rights.
2. You should let your employer know you want your job back in writing. Mail a copy of your orders and a letter requesting your re-employment rights to your employer. Use certified mail, return receipt requested and keep a copy for your own file. The time period you have in which to do this depends upon how long you were deployed. (see below) If you wait too long to seek re-employment rights, you may waive your rights.

3. You may take some time off between coming off orders and going back to work. How long you can take off (without pay) depends upon how long you were deployed. The Rules are:
  - ✓ **Service of 1 to 30 days:** the beginning of the first regularly scheduled work day or 8 hours after the end of the military duty, plus reasonable commuting time from the military duty station to home.
  - ✓ **Service of 31 to 180 days:** application for reinstatement must be submitted not later than **14 days** after completion of military duty.
  - ✓ **Service of 181 or more days:** application for reinstatement must be submitted not later than **90 days** after completion of military duty.

*If you violate these time limits and wait too long you will NOT have re-employment rights under 38 U.S. Code § 4312.*

4. Keep a copy of your letter requesting reinstatement, as well as all correspondence from your employer, for your records. You may want to keep a journal of your reemployment efforts - note dates, time, names and exactly what was said.
5. Do NOT accept a position for less pay or less seniority than your former position.
6. Do NOT sign a waiver of your re-employment rights.
7. You are protected against discharge without cause for one year.

### Contact the Court

While you were gone, most but not all court actions were “stayed” or tolled. Now that you are back you must immediately contact the court and inform them that you have returned. If you have a civilian attorney you should inform them that you have returned and find out what has been happening to the case while you were gone. If you have postponed jury duty or appearing on a traffic ticket you should contact the court in writing to get a new date.





## Medical Benefits for Family Members

### When is my family eligible for TRICARE?

Members of the Reserve Components\* (RC) and their family members are eligible for different TRICARE benefits depending on their status. Eligibility is based on the service member's military personnel and dependent information in DEERS. RC members may verify their eligibility for TRICARE through their website at <http://www.tricare.mil>

*\*The term "Reserve component" refers to the Army National Guard, Army Reserve, Navy Reserve, Marine Corps Reserve, Air National Guard, Air Force Reserve and U.S. Coast Guard Reserve.*

Family member eligibility is triggered when the Reserve component member:

- ✓ is a participating member of the Selected Reserve (and is not eligible for or enrolled in the Federal Employees Health Benefits Plan (FEHBP))
- ✓ is serving on active duty under orders that specify a period of more than 30 consecutive days
- ✓ is medically retired due to a service-connected injury, illness or disease incurred or aggravated in the line of duty
- ✓ completes 20 years of qualifying active duty service, reaches age 60, and starts receiving retired pay
- ✓ dies on active duty or the death was formally determined to result from a medical condition incurred or aggravated while on active duty
- ✓ is ordered to active duty in support of a **contingency operation** for more than 30 consecutive days, family members are covered under TRICARE for additional periods (up to 90 days before the member reports to active duty and up to 180 days following release from active duty—if active duty served is more than 30 days)

Members of the Individual Ready Reserve (IRR) may purchase the TRICARE Dental Program, but usually do not qualify for any other health benefits when not on active duty orders or immediately following a period of activation.

### Who is eligible for TRICARE?

- ✓ Spouse
- ✓ Unmarried children up to age 21 (Coverage continues for unmarried children up to the age of 23 as long as he or she is a full-time student.)
- ✓ A child of any age with severe physical or mental handicap
- ✓ Dependent parents may also be entitled care at a Military Treatment Facility (MTF) through enrollment in TRICARE PLUS only. (Based on space/resource availability)

For more eligibility details view the TRICARE overview website and handbooks at:  
<http://www.tricare.mil/mybenefit>

## What TRICARE options are available?

**Plan options when on active duty for 30 days or less:**

### TRICARE Reserve Select (TRS)

When a Reserve component member is assigned to the Selected Reserve, but is not on orders for more than 30 days, they and their family members may be eligible for TRICARE Reserve Select (TRS), a premium-based health plan that qualified National Guard and Reserve members may purchase. TRS, which requires a monthly premium, offers coverage similar to TRICARE Standard and Extra.

Important TRS information:

- ✓ Available worldwide to most Selected Reserve members (and families) when not on active duty orders or covered under the Transitional Assistance Management Program (TAMP)
- ✓ Not available to Selected Reserve members (and families) if the member is eligible for or enrolled in the Federal Employees Health Benefits Plan (FEHBP)
- ✓ Member must qualify for and purchase TRS to participate
- ✓ Member must pay monthly premiums. Failure to pay monthly premiums on time may result in disenrollment and an enrollment lockout
- ✓ Freedom to manage your own health care; no assigned primary care manager
- ✓ Available at any TRICARE-authorized provider or qualified host nation provider (if located overseas)
- ✓ Fewer out-of-pocket costs when choosing a provider in the TRICARE network
- ✓ Network providers not available overseas
- ✓ Referrals are not required, but some care may require prior authorization
- ✓ May require payment for services when they are received with member required to seek reimbursement
- ✓ May require submission of health care claims
- ✓ Care in a military treatment facility (MTF) on a space-available basis only
- ✓ Comprehensive health care coverage including TRICARE's prescription drug coverage

For the most current TRS literature visit:

<http://www.tricare.mil/mybenefit/home/overview/Plans/ReserveSelect>

**Plan options when on active duty for more than 30 days:**

### RC Members

Active duty orders in excess of 30 days entitle the RC member to non-premium TRICARE options. Enrollment in either TRICARE Prime or TRICARE Prime Remote is mandatory for the member, but not the family (see family options below). Members have no costs for health care when eligible for TRICARE (non-premium) coverage. If a non-network provider requires up-front payment, the member will file a claim with TRICARE for full reimbursement. Eligibility begins on day 1 of any order to active duty (federal) for greater than 30 days.

### TRICARE Prime

- ✓ Priority care at all MTFs
- ✓ Enrollment required when members live and work within 50 miles or 1 hour drive from nearest MTF

### TRICARE Prime Remote

- ✓ Members must select or be assigned a local primary care manager (PCM) when network primary care providers are available
- ✓ Enrollment required when members live and work in areas remote from MTFs, usually greater than 50 miles or 1 hour drive from nearest MTF
- ✓ Provides full coverage for authorized medical and dental care

#### Families of RC members on active duty for more than 30 days

Family members of activated Guard/Reserve personnel are also eligible for non-premium TRICARE coverage *and may choose to enroll* in TRICARE Prime or TRICARE Prime Remote for Active Duty Family Members (TPRADFM), which provide higher priority access to care at any MTF. If not enrolled in TRICARE Prime or TPRADFM they may access care on a space available basis at any MTF. Availability is based on availability of space and facilities and capability of the staff, both of which may be limited. When they use civilian providers and facilities in the TRICARE Network, they pay TRICARE Extra deductibles and cost shares. When they use TRICARE-authorized providers and facilities not in the TRICARE Network, they pay TRICARE Standard deductibles and cost shares. Active duty orders in excess of 30 days and enrollment are required to access these options.

**Note: TRICARE Prime programs have certain application constraints such as the “20th of the Month Rule.”** If your TRICARE Prime application is received after the 20th day of a given month, your TRICARE Prime/TPRADFM enrollment will be effective the first day of the second month after your application is received. For example, applications received on or before May 20, will have an enrollment effective date of June 1. Applications received after May 20, will have an enrollment effective date of July 1.

### TRICARE Standard (Fee-for-Service type option)

- ✓ No enrollment is required – coverage begins on day 1 of orders greater than 30 days
- ✓ Annual deductibles and 20% cost-share of allowed charges apply
- ✓ Beneficiaries receive care from a non-network TRICARE-authorized provider
- ✓ Largest out-of-pocket expense
- ✓ The advantage of this choice is the freedom to seek care from any TRICARE-authorized provider

**Note: If the provider chooses not to “participate” on your TRICARE claim, you may be required to pay up to 15% above the allowable charges and you may be required to file your own claim.**

### TRICARE Extra (Preferred Provider type option)

- ✓ No enrollment is required - coverage begins on day 1 of orders greater than 30 days
- ✓ Annual deductibles and 15% cost-share of negotiated charges apply
- ✓ Beneficiaries receive care from TRICARE network providers and facilities
- ✓ Not available overseas
- ✓ The advantage of this choice is the discounted cost-shares with no claims to file

### TRICARE Prime (HMO type option)

No enrollment fees, no deductibles and no co-payments for civilian health care received under an authorized referral. Point of Service (POS) charges apply for care received without a referral.

- ✓ Enrollment is required for this option

- ✓ A primary care manager (PCM) is assigned
- ✓ All non-emergency, non-mental health care should come from the assigned PCM
- ✓ PCM will issue a referral to authorize specialty care when it is needed
- ✓ Local availability varies
- ✓ The advantage of this choice is the lowest out-of-pocket costs and an assigned PCM

### **TRICARE Prime Remote for Active Duty Family Members (TPRADFM)**

TPRADFM provides local health care options for families in remote areas.

The benefits are the same as TRICARE Prime, with the following exceptions:

- ✓ Member must select or be assigned a local PCM when network primary care providers are available
- ✓ Family member(s) and sponsor must have lived with each other with their residential mailing addresses as listed in DEERS in a TPR zip code on the effective date of the Reservist's orders and the family must remain living at that residence. The RC member is not required to be enrolled in TPR for his or her family to enroll in TPRADFM
- ✓ TPR zip codes are areas that are greater than 50 miles or 1 hour drive from the nearest MTF

**Note: Not available with Transitional Assistance Management Program (TAMP) Benefits**

### **Uniformed Services Health Plan (USFHP)**

Active duty family members may also be able to enroll in USFHP provided they live within select regions of the continental United States. For more information on this particular plan call 1-800-74-USFHP (1-800-748-7347) or visit: <http://www.usfamilyhealthplan.org>

**Note: If National Guard or Reserve families are covered by another health plan, TRICARE is the second payer. For more specific details on these options, consult the TRICARE Smart site for a brochure:**  
<http://www.tricare.osd.mil/tricaresmart>

### **Pre-activation Period - "Early Eligibility"**

Members of the Reserve components who are issued delayed-effective-date active duty orders for more than 30 days in support of a contingency operation are eligible for "early" TRICARE medical and dental benefits beginning on the later of either: (a) the date their orders were issued or (b) 90 days before they report to active duty. The family members are also eligible for TRICARE during the same time period.

To be eligible for this early TRICARE benefit, RC members and family members must be registered and TRICARE eligible in the DEERS. The member's Service personnel office is responsible for determining the member's eligibility for the early TRICARE benefit. The Services will notify and advise eligible RC members of their TRICARE medical and dental benefits when their delayed-effective-date active duty orders are issued.

If the RC member is issued delayed-effective-date active duty orders (for more than 30 days in support of a contingency operation) and the orders are cancelled prior to the member reporting to active duty, TRICARE coverage (eligibility) for the member and eligible family members terminates on the effective date the orders are cancelled.

Uniformed Services Employment Reemployment Rights Act (USERRA) protections for members that ensure an employer-sponsored health plan can be reinstated do not go into effect until the member actually reports for active duty. Therefore, members and their family members are strongly encouraged to consider retaining their

employer's health plan coverage until the RC member actually reports for active duty, at which time the RC member and family members are fully covered by USERRA protections.

Additional information on USERRA is available at: <http://www.dol.gov/elaws/userra.htm>

**Activation Period – Same as “on active duty for more than 30 days”**

### **Post Activation Period – TAMP**

Under the Transitional Assistance Management Program (**TAMP**), family members receive TRICARE coverage for 180 days after the member has served more than 30 days in support of a contingency operation and is released from active duty. Cost shares and benefits received under TAMP are the same as active duty family members. The member's service personnel office is responsible for ensuring the member's eligibility is recorded in DEERS.

The following members are eligible for participation in TAMP:

- ✓ Members involuntarily separated from active duty
- ✓ RC members separated from active duty after serving on active duty in a contingency operation for a period of more than 30 days
- ✓ Members separated from active duty after being retained under a stop loss
- ✓ Members separated from active duty after voluntarily agreeing to stay on active duty for less than one year in support of a contingency operation

RC members and family members enrolled in TRICARE Prime who desire to continue their enrollment upon the sponsor's separation from active duty status using TAMP are required to reenroll. To reenroll in TRICARE Prime, the sponsor or family member must complete and submit a TRICARE Prime enrollment application. Under TAMP, former active duty sponsors, former activated reservists, and family members of both are not eligible to enroll or reenroll in TRICARE Prime Remote or in TRICARE Prime Remote for Active Duty Family Members because both programs require the sponsor to be on active duty. Under the TAMP, the sponsor is no longer on active duty and is treated as an active duty family member for benefits and cost sharing purposes.

### **TRICARE Prime Enrollment and Reenrollment during TAMP eligibility period**

Members and their eligible family members, who want to retain TRICARE Prime, must complete an application to reenroll in TRICARE Prime. This reenrollment form will ensure that TRICARE Prime coverage continues with no break in coverage.

**Note:** Family members whose applications are received through the 20th of the month are enrolled the first day of the next month. Family members whose applications are received after the 20th of the month are enrolled the month that follows. For example, if the application is received June 20, TRICARE Prime coverage for the family member begins July 1. If the application is received June 21, coverage for the family member begins August 1.

Eligibility for TAMP for sponsors and family members is determined by the sponsor's Service branch and information in the DEERS. Sponsors may verify eligibility for themselves and their family members by visiting or contacting the nearest military identification card issuing facility or contacting the Defense Manpower Data Center Support Office toll free at **(800) 538-9552**.

For additional TRICARE benefit information, sponsors and family members may visit the TRICARE Web site at: <http://www.tricare.mil>. They also may contact their regional managed care support contractor or TRICARE Service Center representative.

**Important! It is recommended that you carefully consider your personal situation regarding health insurance. It is advisable to explore your health care options with your employer before making a decision.** You may also have some protections under USERRA regarding health care. However, these protections are of *limited duration* and may affect your health coverage reinstatement at the end of TAMP coverage or selected TRS coverage. For more information, view: <http://www.dol.gov/vets/programs/userra>

### **What happens after the TAMP period of eligibility expires?**

Reserve component members who served on active duty may have the opportunity to purchase military health care through either the TRICARE Reserve Select or the Continued Health Care Benefits Program (CHCBP) for themselves and their family.

#### **Continued Health Care Benefit Program (CHCBP)**

After the TAMP eligibility expires, members and eligible family members may choose to enroll in CHCBP. CHCBP provides a conversion health plan similar to TRICARE Standard for a specific time (18 months) to former service members and their families who pay quarterly premiums. Eligible persons must enroll in the CHCBP within 60 days after separation from active duty or loss of eligibility for military health care under TAMP.

For more information about CHCBP, interested parties may check with a beneficiary counseling and assistance coordinator or call toll free 1(800) 444-5445 or write to Humana Military Healthcare Services, Attn: CHCBP, P.O. Box 740072, Louisville, KY 40201. Detailed information is available online at: <http://www.humana-military.com> or <http://www.tricare.mil/mybenefit/home/overview/SpecialPrograms/CHCBP>

As with other TRICARE programs, eligibility for CHCBP is determined through the military personnel offices.

### **What are the TRICARE options upon retirement?**

If you are a retired National Guard or Reserve member, you and your family members may be eligible for TRICARE medical and dental benefits.

For the purpose of these benefits, you may fall into one of the following categories:

#### **Retired Reserve not eligible for retired pay until age 60 “Gray area retiree”**

- ✓ You and your family members may be eligible for CHCBP
- ✓ TRICARE Dental Plan (TDP)

#### **Retiree between age 60 and 65 receiving retirement pay:**

##### **TRICARE Standard or Extra – automatic coverage upon retirement date**

- ✓ You must use a TRICARE-authorized provider (a doctor, other individual provider, hospital, or supplier approved by TRICARE)
- ✓ You may be seen at a military clinic or hospital on a space-available basis
- ✓ You pay an annual outpatient deductible and inpatient/outpatient cost shares
- ✓ You may be required to file your own claims

##### **TRICARE Prime enrollment eligible if you reside in a TRICARE Prime location:**

- ✓ You must submit a TRICARE Prime enrollment application with the required enrollment fees

- ✓ If your application and payment are received by the 20th of the month, your Prime enrollment is effective on the first day of the next month. If it is received after the 20th of the month, your enrollment in Prime is effective on the first day of the month after the next month
- ✓ If your application and payment are received before your retirement and you were enrolled in TRICARE Prime at retirement, your TRICARE Prime coverage continues without a break in coverage
- ✓ You will pay co-pays for outpatient or inpatient care received outside an MTF
- ✓ Your priority to be seen at a military clinic or hospital is higher than beneficiaries not enrolled in TRICARE Prime

**Note: If sponsor or family members are entitled to premium-free Medicare Part A and have enrolled in/purchased Medicare Part B coverage because of disability or end stage renal disease, they are eligible for TRICARE for Life, regardless of age.**

#### **Age 65+ Retiree receiving retired pay TRICARE for Life (TFL)**

TRICARE for Life (TFL) is for all TRICARE beneficiaries who are entitled to premium-free Medicare Part A and who have Medicare Part B coverage based on age. Three months before the member's 65th birthday the member will receive a letter from the Defense Manpower Data Center (DMDC) which will explain the requirements for maintaining your TRICARE benefits beyond age 65.

Medicare eligible beneficiaries are not eligible for TRICARE healthcare coverage, unless they also have Medicare Part B coverage. TRICARE coverage will be reinstated simultaneously with the Medicare Part B effective date.

#### **Important TFL information:**

- ✓ No enrollment fees
- ✓ DEERS record must reflect Medicare Part A and Part B status
- ✓ Family members may enroll in Medicare Part B during a special enrollment period, which is anytime while the member is on active duty or during the first 8 months after the sponsor's retirement or separation from active duty
- ✓ The special enrollment period also applies if sponsor is covered under an employer-sponsored health plan based on current employment of the member or spouse
- ✓ If the family member is not enrolled during the special enrollment period, the sponsor may enroll them during the general enrollment period (January 1st through March 31st). However, the family member's Part B coverage will not be effective until July 1st of the year enrolled and a 10 percent surcharge will be assessed for each 12-month period that you were eligible to enroll, but did not
- ✓ Family members under the age of 65 who are not entitled to Medicare are eligible for TRICARE Prime Standard or Extra (if you live in a Prime service area)
- ✓ Should receive health care services from a Medicare certified provider, or may receive health care services at a military clinic or hospital on a space-available basis
- ✓ For services not covered by Medicare, but covered by TRICARE, beneficiary must use a TRICARE-authorized provider (a doctor, other individual provider, hospital, or supplier approved by TRICARE to include skilled nursing facilities)
- ✓ Pay an annual outpatient deductible and inpatient/outpatient cost shares
- ✓ May be required to file your own claims

For more information visit:

<http://www.tricare.mil/mybenefit/home/overview/Eligibility/WhosEligible/RetiredServiceMembersAndFamilies>

## TRICARE Regions

There are three TRICARE regions within the United States, each led by a Regional Director. These regions are responsible for all enrolled TRICARE beneficiaries within their boundaries. The toll-free contact number will connect you to that region's call center

### Additional TRICARE contact references:

TRICARE CONUS

Eligibility (DEERS) **1-800-538-9552**

TRICARE General Information **1-888-363-2273**

Mail-Order Pharmacy **1-866-363-8667**

TRICARE Dental Plan **1-800-866-8499**

TRICARE Overseas **1-888-777-8343**

Pacific **011- 81-6117-43-2036**

Visit: <http://www.tricare.mil/pacific>

Europe **011-49-6302-67-7432**

Visit: <http://www.europe.tricare.osd.mil>

Canada/Latin America **1-706-787-2424**

Visit: <http://www.tricare.mil/tlac>

Puerto Rico and Virgin Islands **1-800-700-7104**

Visit: <http://www.tricare.mil/tlac>

For a complete list of TRICARE contact phone numbers visit: <http://www.tricare.mil/contactus>

## Dental Health Benefits for Family Members

United Concordia Companies, Inc. (UCCI) currently administers and underwrites the TRICARE Dental Program (TDP) for the Department of Defense (DoD) TRICARE Management Activity. The TDP is a high quality, cost-effective dental care benefit available to eligible family members of:

- ✓ Active Duty Members
- ✓ Selected Reserve (SELRES) Members
- ✓ Individual Ready Reserve (IRR) Members

Monthly premiums, covered services and cost of co-payments for treatment are specified in the plan's benefit guide. To view the guide, visit: <http://www.tricaredentalprogram.com/tdptws/info/reservists.jsp>

### TRICARE Dental Program (TDP)

#### Eligibility Details for TDP

- ✓ Eligibility is based on the service member's military personnel information in DEERS
- ✓ Active duty members themselves receive dental care only from military dental treatment facilities. Reservists who are ordered to active duty for a period of more than 30 consecutive days or in a pre-activation status have the same dental coverage as active duty service members
- ✓ Members must have at least 12 months remaining on their service commitment at the time they or their families enroll. Upon enrollment, all enrollees are locked-in for a twelve-month period (with certain exceptions, such as loss of DEERS eligibility because of divorce, marriage of a child, etc.). The 12-month



enrollment commitment is waived for families of Reservists called to active duty for contingency operations, if they apply for TDP within 30 days of entry to active duty. After 12 months, enrollment continues on a month-to-month basis

The first month's premium is due upon enrollment. The premium amount is shown on the enrollment form. After the first month, monthly premiums may be paid by payroll allotment or, in some cases, may be billed directly to the member by UCCI. **The member must contact UCCI to dis-enroll from the TDP.**

For more information about dental benefits visit: <http://www.tricare dental program.com/tdptws/home.jsp>

**Note: Former spouses, parents, parents-in-law, disabled veterans, foreign military personnel and uniformed service retirees and their families are not eligible for the TDP.**

### **Enrollment**

Coverage plans are separate for RC members and their eligible family members. Depending on the member's status, enrollment fees may be under a shared premium cost plan with the government or a full premium cost plan with no cost sharing with the government.

If you want to enroll in the TDP, contact the nearest TRICARE Service Center, a military dental treatment facility or a uniformed services personnel office. Enrollment in the TDP is handled by the UCCI, TDP contract administrator. The enrollment application must be received by UCCI no later than the 20th day of the month for coverage to begin on the first day of the next month. If UCCI receives the application after the 20th day of the month, coverage may not begin until the first day of the second month. Incorrect eligibility information in DEERS will cause applications to be denied.

Enrollment/change applications are available by calling UCCI at 1(888) 622-2256 or online at: <http://www.tricare dental program.com/tdptws/enrollees/enrollment/reserveguard.jsp>

## **What happens when member is ordered to active duty?**

### **The Service Member**

A member who is enrolled in TDP *before* being ordered to active duty will be dis-enrolled from TDP and provided care through the military dental care system.

### **The Family**

If the family is already enrolled in TDP when the member is ordered to active duty, enrollment for the family will continue but the premium will be reduced to active duty family rates (see Shared Premium Plan on page #####).

If the family is NOT enrolled in TDP when the member is ordered to active duty, ***other than for a contingency operation***, they may enroll in TDP provided the member has 12 months remaining on his or her service commitment. Once enrolled, the family must remain enrolled in the program for 12 months.

If the family is NOT enrolled in TDP when the member is ordered to active duty ***in support of a contingency operation***, the family may enroll in the program. If the family enrolls in TDP after the member is alerted for activation and before the member completes the first 30 days of active duty, the 12-month lock-in period does NOT apply.

## TRICARE Dental Plan details

There are two premium arrangements:

### Shared premium plan

The government shares 60% of the monthly premium for families enrolled in TDP when Selected Reserve and certain Individual Ready Reserve members *serve on active duty more than 30 days*.

### Full-premium cost plan

Enrollment in the full premium cost plan is available to members of the Selected Reserve or certain Individual Ready Reserve and their family members when the Guardsman or Reservist is *not on active duty for more than 30 days*. The government does not share in the premium payments; these payments are the responsibility of the service member.

## Covered Services

- ✓ The TDP provides 100 percent coverage for diagnostic, emergency and preventive services, with the exception of sealants. Sealants are covered at the 80 percent level with a 20 percent cost-share paid by the beneficiary
- ✓ The TDP also covers the following services with a member cost share: fillings, root canals, crowns, extractions, orthodontics and periodontics, among other services
- ✓ The benefit package includes general anesthesia coverage at a cost share when provided in connection with a covered benefit. Dentists or other professional providers must be licensed and approved to provide anesthesia in the state where the service is rendered

Maximum annual benefit coverage is \$1,200 for all routine dental care. The maximum lifetime orthodontic benefit coverage is \$1,500.

**Note:** Enlisted members in pay grades E-1 to E-4 have reduced cost shares for certain procedures.

## Dental Providers

The insurance carrier has agreements with many licensed dentists and hygienists throughout the United States, District of Columbia, Puerto Rico, Guam, and the U.S. Virgin Islands. This provider network offers the most cost-effective means of obtaining dental care. An enrollee has the option of seeking care at any licensed dentist; however the member may incur additional fees if services are received from an out-of-network provider.

## Uniformed Services Dental Treatment Facility (DTF)

Members on active duty receive dental care at a DTF. However, dental care is subject to the availability of dental care providers and resources. Family members of a service member who is on active duty for a period of more than 30 consecutive days are also eligible for dental care in a uniformed service DTF, however, access to DTF dental care is subject to the availability of space and facilities and the capabilities of the dental staff. DTF resources are extremely limited and it is highly unlikely that eligible family members will receive dental care at these facilities.

## Civilian Employer Dental Plan

You may maintain coverage under both your civilian employer provided dental benefit plan as well as the TRICARE Dental Program.

### Following Release From Active Duty

*If* the service member was serving in support of a contingency operation *and* the family was not enrolled in TDP prior to the member receiving orders to active duty, the family will automatically be dis-enrolled upon the member's release from active duty.

*If* the service member was serving in support of a contingency operation *and* the family was enrolled in TDP prior to the member receiving orders to active duty, the family will automatically be dis-enrolled upon the member's release from active duty. If you want to continue TDP coverage, you must re-enroll in the program.

*If* the service member was NOT serving in support of a contingency operation *and* the family was enrolled in TDP prior to the member receiving orders to active duty, the family will automatically be continued in the TDP program upon the member's release from active duty.

**Note: The TDP active duty family benefit is not included in the Transitional Assistance Management Program (TAMP).**

For further details please contact the UCCI Customer Service Department at (800) 332-0366 or visit the websites at: <http://www.tricare dentalprogram.com/tdptws/home.jsp>

For specific National Guard/Reservist dental information:  
<http://www.tricare dentalprogram.com/tdptws/info/reservists.jsp>

### A final note on all TRICARE benefits

At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law.

**Changes to TRICARE programs are continuous and new benefits, as well as changes to existing ones, are added regularly to update and improve benefits.** Once again, for the most recent TRICARE Information, visit: <http://www.tricare.mil>



## **Commissary, Exchange, and Morale, Welfare and Recreation (MWR) Benefits on Military Installations**

Many of the following benefits are only available on active military installations. A complete listing of active military installations is located in the rear of this guide.

### **Commissary**

Commissaries are supermarkets usually located on military installations and are administered by the Defense Commissary Agency (DeCA). The commissary sells food, sundries and cleaning products for cost plus a 5% surcharge. Guard and Reserve members are authorized unlimited access to commissary stores in the United States, Guam and Puerto Rico.

Overseas shopping privileges are determined by Status of the Forces Agreements and differ by country. Please contact the overseas installation ID card office in the country where you will be visiting/living to determine your commissary privileges. Unlimited commissary shopping privileges are authorized for:

- ✓ Members of the Ready Reserve (Including members of the Selected Reserve, IRR, and Inactive National Guard) and members of the retired Reserve who possess the appropriate Department of Defense Military ID card.
- ✓ Former members eligible for retired pay at age 60 but who have not yet reached age 60 and who possess a Department of Defense Retired Military ID card issued by the Uniformed Service and those possessing a DD Form 2765, Department of Defense/Uniformed Services Identification and Privilege Card.
- ✓ Dependents of the members described above who possess a Department of Defense Family Member ID card issued by the Uniformed Service.

Commissary access requires a Military Identification Card  
For more information, go to: <http://www.commissaries.com>

### **Exchange**

Post Exchanges, Base Exchanges, Army and Air Force Exchange Service, Navy Exchanges, Marine Corps Exchanges, and shoppettes are all examples of military exchange stores. The exchange is the military department and drug store. Guard and Reserve personnel and their dependents have unlimited shopping privileges at any exchange (even online). A military ID card is required for ALL exchange services. You may visit the Exchange Website at:

[www.aafes.com](http://www.aafes.com)  
[www.cg-exchange.com](http://www.cg-exchange.com)

### **Child Care**

Reservists on active duty or performing inactive duty training are eligible patrons of DoD Child Development Programs (CDP). DOD has child development programs at over 300 locations with approximately 800 child development centers and 9,000 family child care homes. Most of these are located on or near military installations or where there is a significant density of military personnel and eligible civilian DoD personnel. Full day, part day and hourly care are available at these locations. Care is provided to newborn through age twelve children. Each installation commander and Defense Agency Director is required to establish a priority system under which access to CDPs is determined.

DoD child care is not an entitlement. DoD believes child care is a work force issue and priority for child care is given to working families, but even for these families, military child care is not always available. The demand is high and

spaces are limited, If you are in need of assistance with child care, you should contact your unit, command family support group or family support point of contact for information on your available options. Operation Child Care is another option for families in search of quality assistance. Visit: [www.childcareaware.org/en](http://www.childcareaware.org/en)

### **Morale, Welfare and Recreation (MWR)**

MWR activities include arts and crafts facilities, bowling centers, golf courses, libraries, outdoor recreation, recreation centers; youth services activities and recreation membership clubs. Occasionally, local MWR facilities may offer significant discounts on popular local and national family attractions. In most instances, Guard and Reserve members and their dependents are eligible to use all facilities on the same basis as active duty personnel.

Local installation and facility commanders do have the authority to establish priorities for MWR activities that are in high demand and unable to accommodate all who desire to participate. Be sure to call ahead and confirm hours of operation and eligibility for the activity you and your family are interested in. For more up to date information and details:

- ✓ Air Force - <http://www.afsv.af.mil/>
- ✓ Army - <http://www.armymwr.com/>
- ✓ Coast Guard - <http://www.uscg.mil/mwr/>
- ✓ Navy - <http://www.mwr.navy.mil/>
- ✓ Marine Corps - <http://www.usmc-mccs.org/>

### **Travel on Military Aircraft**

#### **Space-Available Travel (Space-A)**

Dependents of a Reserve component member may travel space-available outside the continental United States and from the continental United States to locations outside the continental United States when the service member is on active duty and when the dependents are accompanied by the member while on a leave status.\*

Space-Required Travel to and from Inactive Duty Training A member of a Reserve component who performs inactive duty training (IDT) at a location outside the continental United States (OCONUS) is authorized to travel in a space-required status on aircraft of the Armed Forces between the member's home and the location of the training. RC members are also authorized to travel on DoD aircraft worldwide in a space required status from their home to their authorized IDT assembly, when performing IDT training (CONUS to OCONUS or OCONUS to CONUS).

\*In accordance with DoD Directive 4515-13R, chapter 6. To view the regulation, visit:

<http://www.dtic.mil/whs/directives/corres/pdf/451513r.pdf>

NOTE: Reserve component members traveling space-required must ensure that they have in their possession an ID card and all other appropriate documentation required for entry into a foreign country (military orders, passport, visa, etc.)

- ✓ Space-required travel on DoD aircraft from an approved departure point to the location of IDT CONUS/OCONUS and return is non-chargeable. This does not apply to travel on active duty status (e.g., active duty training, annual training, duty for special work, temporary tours of active duty, man days, etc.)
- ✓ The following forms may serve as authorization for such travel: AF Form 40A, ARCOM Form 140-1R, NAVRES 570/22 or NGB 105-S. An approved alternate procedure for travel will be by letter of authorization to be used in lieu of the prescribed form.

- ✓ Reserve Component members traveling space-required to and from IDTCONUS/OCONUS will be required to pay a “head tax” and any applicable federal inspection service fees, meal charges, and excess baggage fees at the air terminal, prior to departure.

For the most comprehensive and up-to-date information on SPACE-A Travel visit the Air Mobility Command websites:

<http://www.amc.af.mil/amctravel/index.asp>

<http://www.transcom.mil>

**NOTE:** It is highly recommended that you phone the military base operations terminal in advance to obtain the latest and most accurate flight information for your travel plans.



## **Your Family Readiness Group**

The Family Readiness Group in your unit is a formally recognized and sanctioned volunteer group of unit family members and loved ones, supported by unit officers and enlisted personnel. The group provides information to and support for families and members of the unit, especially during periods of separation. A Guardmember must be able to concentrate on the mission at hand. Knowing that the Family Readiness Group is there to help when the Guardmember is away can be a big relief.

### **Typical activities of a Family Readiness Group**

- ✓ Establish a communication network to get information to families quickly. This will consist of email information letters and a "telephone tree." Some groups will have someone with the technical expertise to set up a website that will provide families/loved ones with important information and resources.
- ✓ Conduct outreach programs for families that have little knowledge about the Guard and its benefits.
- ✓ Offer a variety of activities that will enforce and educate family members and provide the opportunity to build supportive relationships “
- ✓ Provide training to help families deal with deployment and separation.
- ✓ Offer a support group for spouses, parents, children and other loved ones.

### **Structure of a Unit Family Readiness Group**

The Family Readiness Group is structured based on the specific needs of the unit. What works for a non-deployed unit will not necessarily work for a deployed unit. Commanders need to look at their unique requirements and design their FRG around them.

No matter the need, there are two primary positions that the commander assigns to establish and maintain a unit Family Readiness Group, whether during peacetime or deployment:

- ✓ Military Point of Contact for Family Readiness – this is a unit member who, as an additional duty, acts as liaison between command and the Family Readiness Group. This individual also ensures that Family Readiness tasks are completed at the unit (e.g. Family Member ID Cards, DEERS Enrollment, Family Readiness Group resources, etc.).
- ✓ The Unit Volunteer Coordinator – this is a family member or other loved one that steps forward to work with the unit to develop and maintain the Family Readiness Group.

These two individuals are the primary resource for families and loved ones on readiness issues, especially during a deployment. Other volunteers may join the Group to serve in various Additional information and job descriptions for both positions are available through the Operation Ready Families Program office.

## Senior Family Readiness Support Assistants (SFRSA)

The Senior Family Readiness Support Assistants (SFRSA) work at a National and State level to continually update National Guard Bureau and The Adjutant General on issues concerning Family Programs Volunteers, at all levels throughout the state. SFRSA's also guide and assist BDE FRSA's, Commanders, Military points of contact (MPOC), and FRG Volunteers in setting up, maintaining, and revitalizing Family Readiness Groups (FRG).

To accomplish this mission, SFRSA's conduct trainings throughout the State. These sessions can also be brought to your unit or Family Readiness Group for more personalized training. These trainings can include but are not limited to:

- ☐ Family Readiness Course
- ☐ Volunteer Only Course
- ☐ Volunteer Instructor Trainers Course
- ☐ Advanced Volunteer Instructor Trainer Course

For more information contact your Delaware SFRSA at 302-326-7267.

## Airman and Family Readiness Program Managers

The Airman and Family Readiness Program Managers work directly for the Wing Commander. Their main objective is to provide the Commander, Military Point of Contact (MPOC), and ORF Coordinator with administrative assistance in support of family readiness programs and activities.

Contact information for the Wing Family Program Coordinators:

166<sup>th</sup> AW, Delaware Air National Guard  
Phone: 302-323-3327





## **Taking Care of You and Yours before, during, and after the Deployment**

### **The 7 Emotional Cycles of Deployment**

By Jennifer L. Hochlan

Despite the Many who claim otherwise, the military spouse leads a different life from most. The harsh truth becomes most evident when your family prepares for a deployment. A deployment is a scary, emotional, yet liberating journey for the spouse left behind to take care of a home, finances, and a family

**There are 7 identifiable stages that the majority of military spouses go through.**

#### **Pre Deployment: Anticipation of Loss**

Your spouse is working late to ready the unit and you are left at home knowing he or she will be leaving. You are moody and depressed, and this causes friction between you and your spouse. You are a tight little ball of stress and anxiety, and hate yourself for feeling this way. You and your spouse are at each other's throat even when you know in your heart you should be cherishing day left together

#### **Pre-Deployment: Detachment and Withdrawal**

As the final week before deployment approaches all those feelings have had for weeks rise to a peak. You can think of a million and one final thing to do before the deployment, but can find neither time nor energy to complete even the smallest tasks.

All the arguing has taken its toll on your level of intimacy. You appear to have lost all interest in physical contact with your spouse and have more interest in actually sleeping between the sheets than anything else. You distance yourself from your spouse without consciously knowing it.

These emotional times happen. The important thing to remember is that you are human. We all want the final weeks before deployment to be perfect, but life seems to throw us a different fate. But the closer you come to understanding each cycle and its aspects of your life. If there is time, take part in some of the services offered to you on base. There are always people on base who can assist you. Reach out to your unit chaplain for guidance and support.

#### **During Deployment: Emotional Disorganization**

After your spouse leaves and all the initial tears have been shed, you wake up. The house is all yours. Even if you have children, it is yours. You can stay up late, eat cookies in bed, and watch your favorite TV channels all day without a single complaint from anyone. It's almost like a vacation.

This is the fun time; a chance to do all those things you didn't have time to do before. There are no uniforms to wash, no entertaining and no work-related phone calls in the middle of the night. Relief!!!

The first few weeks have flown by. All that time you thought you would be crying, you were enjoying yourself. Then you look back at the unmowed lawn, the pile of clothes in the hamper the refrigerator with only ice cream and diet cola inside, the stack of bills on the desk, the car that needs an oil change, tune-up and car wash etc. Then guilt sets in. Here you are having a grand time while your spouse is possibly in harm's way. And you seem to have lost sight of your household responsibilities. You sit in a heap on the floor in the kitchen and sob. You suddenly feel alone.

**During Deployment: Recovery and Stabilization**

You two favorite words! By this time you have probably heard from your spouse via email or telephone. The phone calls and email inspire you to find strength you never knew you had. You take on all your newfound responsibilities with passion. You are now able to fix that broken dryer; you bake cookies and write letters. You make Martha Stewart look like she hasn't a clue. This time is an opportunity that is truly a gift of the military lifestyle. During this time you will discover your independence your abilities, and your enduring strength.

**During Deployment: Anticipation of Homecoming**

The few weeks before the deployment comes to an end, there is excitement, along with question. You fear your newfound independence will vanish once your spouse steps through the front door. You wonder what changes will happen and where your marriage will fit into the equation.

You are happy your spouse will be home soon. But there is much concern about the homecoming. There may be only sporadic phone calls or email, leaving you too much time to worry about the future. You begin to do things just to keep your mind occupied. You clean like a mad. You organize financial papers, get budget back into shape, get the kids ready for school, and juggle doctor appointments and soccer practice.

The final days before homecomings are full of phone calls to others spouses, to the Key Volunteer, and to the party stores. Decorations and signs are made and you are giddy with excitement and anticipation.

**After Deployment: Renegotiation of the Marriage Contract**

After the initial joy of having your spouse home, reality sets in. Changes need to be made to the lifestyle you had just become used to, and they are not easy. You feel stifled at first, over the loss of your independence, but the feeling will pass in time, with some adjustments. Communicate openly with your spouse about your needs and wants, and use any marital services available on base that can help you both reconnect after your time apart. In time, loving intimacy returns and you find a way to work together again as a team.

**After Deployment: Reintegration and Stabilization**

Breathe a sigh of relief – stability has returned. By the time the first couple of months post-deployment have passed you and your spouse have hammered out the details of your marriage. You are used to having him or her home and actually enjoy the fact that they still hog all the blankets in bed.

You feel relief knowing you is not solely responsible for the household chores anymore. Know you can fix the dryer by yourself is liberating but not have to fix it is another story. It is on one of those days you glance at your spouse sitting beside you on the sofa, reading the paper, and suddenly all you can remember about the deployment was being in his or her arms the day they left. It feels like yesterday.

## **Taking Care of Yourself during the Deployment**

There are times that you need to be a little selfish. But, don't think of it that way. When you find ways to take care of yourself during the deployment, you are actually being a good steward of your resources - and the greatest resource you have is YOU and your physical, emotional, and spiritual health.

- ✓ Take time out for yourself. Be a bit selfish. Find things fun to do. Attend a college course you have always wanted to take.
- ✓ Stay healthy - exercise, eat right. Learn how to deal with stress and the conflict that comes from a separation.
- ✓ Stay positive - There are many negative things involved in deployment. Spend time with positive friends and get together with other Guard spouses and other loved ones.

## **Be Prepared for Emergencies**

Create an emergency preparedness kit. Store all the items together in a waterproof plastic container.

- ✓ Flashlights - or other battery-powered light source. With extra batteries.
- ✓ A portable radio – again, with batteries.
- ✓ A first aid kit – it's also a good idea to take a first aid course through American Red Cross or some other agency.
- ✓ Water – always have at least one gallon of water available for each person in your household. Store five days worth.
- ✓ Food – nonperishable items that don't need to be cooked or refrigerated. Five days worth is a good rule.

## **Notification in Case of Emergencies**

A service-related emergency – If your Guardmember has an emergency during the deployment, you will be notified personally (NOT by telephone!) by either:

- ✓ A Chaplain
- ✓ The Red Cross
- ✓ The Military Chain of Command

**If you receive information from any other source it is a "rumor" until it is verified by one of the three above.**

## **An Emergency at Home**

If there is an emergency at home that requires the Guardmember return home on emergency leave, the first place to call is your local Red Cross Chapter. They are the ONLY organization that can verify the emergency and then contact the unit chain of command to request the leave. After contacting the Red Cross, be sure to call your Family Readiness group leader. He/She will have other resources that can help you during the emergency situation. Also, remember there are only a couple situations that would allow the Guardmember to return home on emergency leave: a death or serious illness/injury of an immediate family member. Happenings like the birth of a child or a broken limb are not considered emergencies.

## Helping Children through a Deployment

Parents can help children understand and accept the separation and their feelings about it by planning ahead. Anticipate the problems and discuss them with the entire family. For more information in regards to easing children through the process please call the State Youth Program Office at 302-326-7518

### Before the Separation

The pre-family separation period is stressful for parents and children. Confronted with an extended absence of a parent, family members sense a loss of continuity and security. Children may not fully understand why one of their parents must leave. Very often young children may become confused and fearful that Mommy or Daddy will desert them. Children are not very good at expressing fears and feelings in words. Anger and a desire for revenge, as well as guilt for feeling that way, are often demonstrated in the child's behavior. Change is puzzling to children. They want everything to remain the same. When changes occur, children usually have no other way to release anxieties, and nowhere to go for help. At a time when the separated spouse's responsibility to the Guard becomes more demanding of their time and energy, the remaining spouse may feel overwhelmed, as they prepare to solely support the children, home and car.

What can be done about relieving stress during the period before the Guardmember departs?

- ✓ Talk to your children about the assignment or deployment before it happens. Communicate your thoughts and feelings about the separation. Be open and honest. Some parents worry that advance warning will only give the child more time to fret. However, children can sense when something is about to happen and worry more when they are left in the dark. Knowing about the assignment or deployment in advance helps in adjusting to the idea.
- ✓ Build on Your Emotional Bond. The departing parent needs to spend some QUALITY time with each child before they leave. Younger children (under 8) will be willing to accept a half hour of face-to-face communication. Don't be afraid to hug your child. A display of affection is powerful communication. Older children (8 and over) appreciate being consulted when deciding how long and where this "special" time together can occur.

Use this time to share pride in your work, your unit, the National Guard, and the purpose for your assignment or deployment. Children of school age are beginning to understand that some events must happen for the good of everyone. It is a little easier to let go if Mom or Dad's job is seen as essential to the mission of the National Guard. Often when asked if something is bothering them, a child will say "no." But there are ways to get through. Make some casual reference to your own worries or ambivalent feelings about the impending assignment or deployment. Something that enables parent and child to share similar feelings. It also helps a child to realize their parent is a real person who can cry as well as laugh, and it models an appropriate way to release feelings--talk about them.

- ✓ Visit Your Child's Teacher(s). Frequently children react to the assignment or deployment by misbehaving in class or performing poorly in their studies. A teacher who is aware of the situation is in a better position to be sensitive and encouraging. *Children Need to See the Parent's Workplace.* Very young children need to see where Mom or Dad eats, sleeps, and spends some of their day when away from home. You can do this through pictures or TV videos. This provides them with a concrete image of where the parent is when they can't come home. Older children can learn a great deal from the parent about the function of his or her job, the sophisticated technology, interdependence of each division of the military with the other, and of course, career direction. (Statistics indicate that about 30% of our present day military personnel were raised in a military family.)

- ✓ Plan for Communicating. Expect children to stay in touch with the departed spouse. A lively discussion needs to take place before departure. Encourage children to brainstorm the many ways communication can occur in addition to letter writing, such as mixed CD exchanges, photographs with their parents, encoded messages, "puzzle messages" (a written letter cut into puzzle parts that must be assembled in order to read), unusual papers for stationery, and pictures drawn by preschoolers.
- ✓ Help Children to Plan for the Departure. While the spouse is packing their bags, allow your children to assist you in some way. Suggest a "swap" of some token, something of your child's that can be packed in a duffel bag in return for something that belongs to the departing spouse. Discuss the household chores and let your children choose (as much as possible) the ones they would rather do. Mother and Father need to agree with each other that division of household chores is reasonable. The role of disciplinarian needs to be supported by the departing member.

### **Being a Long Distance Parent**

Parenting while away from home is not easy. Some separated parents find it so emotionally difficult they withdraw and become significantly less involved in the lives of their children while they are apart. This, of course, is not good either- for the parent or the children, not to mention the difficulty it causes the parent/caregiver who is at home alone. The most important aspect of parenting from a distance is making those small efforts to stay in touch. Doing something to say the parent is thinking about and missing the child is what is most important.

Here are some practical suggestions to help keep the absentee parent involved with their children:

- ✓ Letters and cards from mom or dad are important. The length and contents are not nearly as important as the presence of something in the mail from the absent parent. When sending picture post cards, make little notes about the place or write that you stood right here "x" in the picture. Any small thing which makes the card personal will have tremendous meaning to children at home.
- ✓ Cut out and send things from the local paper or magazines. This is a tangible way to help them feel connected and give them an idea of what life is like there. • For older children, a subscription to a favorite magazine is a gift that keeps on giving.
- ✓ When using a tape recorder, remember to be creative: sing "Happy Birthday," tell a story, read scripture, take it with you on your job or when visiting with other members of your unit. Don't try to fill a tape completely in one sitting. Make sure you describe the surroundings, the time of day, and what you are doing, etc.
- ✓ Try not to forget birthdays and special holidays which would be important to a child, particularly Thanksgiving, Christmas, Easter, Halloween, or Valentine's Day.
- ✓ Try to schedule phone calls when children are likely to be at home. Keep a mental list of things you want to talk about with each child, such as their friends, school, ball games, etc. Ask each child to send you something from the activities they are involved in at school, home or outside activities like dance lessons, youth groups or scouts.
- ✓ If your child has a pet, make sure to ask about it.
- ✓ Send an age appropriate gift for each child. It should be something special just for them. Some interesting and creative gifts include a special notebook for school, a book for coloring or reading, or something unique from where you are stationed.

### **Tips for the Parent/Caregiver Left Behind**

It is very possible you will admit feelings of sadness, self-doubt, fear, or loneliness to your spouse and children. Most parents will agree that these are acceptable risks, and the feelings revealed are much easier to deal with when they can be expressed within the comfort and security of the family.

Give children a method of measuring the passage of time. Families use such techniques as a ceremonial crossing-off of each day on a calendar as it passes, or of tearing a link off a paper chain consisting of the number of days or weeks the departed spouse will be away.

Make sure the departed spouse stays well informed. Do not make the mistake of depriving your spouse of knowledge of what is happening at home, or the way things are being handled, out of fear of "distracting" or "worrying" him or her on the job. (One parent was "spared" the knowledge that his or her son had to be hospitalized for emergency surgery.)

Be responsible for all disciplining. Do not fall into the trap of using "Just wait until your Father or Mother gets home" as the ultimate threat. After all, how can a child be expected to greet with joy and affections a parent that has been held over their head for months as the ultimate punisher?

The **militarystudent.org** website provides a great resource to enhance the educational and social well being of all military children by increasing the understanding and awareness of how to meet their unique needs. \

### **Safeguard Your Personal Property**

It doesn't matter whether you are married or single, mobilized or not, these are tips that always make sense.

- ✓ Make sure your smoke detectors are working.
- ✓ Install good locks.
- ✓ Secure your windows.
- ✓ Check all the lighting inside and outside your house.
- ✓ Know how to deal with blown fuses and tripped circuit breakers.
- ✓ Check your major appliances.
- ✓ Have all the tools you need to deal with breakdowns or emergencies.
- ✓ Have a list of people/shops that service/maintain your car and appliances.
- ✓ Make sure your insurance is up to date.
- ✓ Make a photo/video inventory of your valuables.

Education is a key tool to prevent consumer injury. On the Federal Trade Commission website (<http://www.ftc.gov/bcp/consumer.shtm>), you'll find publications with advice on avoiding scams and rip-offs, as well as tips on other consumer topics.

## **Keep the News Flowing!**

When you are separated by a deployment, keeping the communication open and flowing is very important. No news is bad news!!! Before your Guardmember leaves, talk about how you will stay in contact with each other during the deployment. In this day and age, there are many ways to "talk."

*Letters* – As soon as the unit gets to its destination, it will send home a mailing address.

*Emails* – If you have access to email, this is a cheap, instant way to keep in touch. If you don't have email accounts, maybe now is a time to get into this special way of communicating.

*Care Packages* – For Guardmembers away from home, having some of their favorite things – little bits of home - will help during the separation. A few things to remember:

- ✓ Depending on where the unit is stationed, there may be some restrictions on what will be accepted through the mail system. Be sure to know what can and can not be sent through the mail to that particular station.

- ✓ Use sturdy containers and don't send perishable goods. Sometimes it takes as long as six weeks for the mail to find soldiers and airmen.
- ✓ Ensure your privacy. Sometimes these packages are opened for security reasons or in front of others.

*Videos and voice CD's* – Seeing and hearing loved ones during times of separation is a very special thing. Remember, CD's do require special equipment.

## Telephone Tips for Military Families

*By David Wood, Military Money*

If you or a family member serves in the military, you know how expensive the monthly phone bill can be. This is especially true for the friends and family of soldiers serving outside of the United States. The following tips will help you save more of your hard earned money.

### International Calls

- ✓ **Calling to an Overseas Mobile Device:** Although it depends on which country you are calling, overseas carriers have been increasing the rate to call a mobile device (cell phone, pager, etc.) when calling from the U.S. This is normally called an international/special services termination rate and will usually be listed on the calling plan international rates list under "mobile" or "cellular." If this mobile charge applies to the country you are calling, some carriers will charge you a higher per minute rate while other carriers will charge a flat surcharge rate per call.
- ✓ **Calling to an Overseas Military Base:** Some carriers will charge you a higher rate to call to a military base in another country. Read the small print.
- ✓ **Calling to an Overseas Satellite Phone:** Calling to an international satellite phone or device should be avoided if possible. Even with discount carriers, the per minute rate can be as high as \$9.00. Some carriers will list this charge on the international rates list as a "premium" call, while others won't list it at all. If you are calling to a satellite device, it's always a good idea to contact the carrier and ask them specifically for the rate.
- ✓ **Calling Overseas from a U.S. Cellular Phone:** If you use your wireless phone to make international calls, your normal wireless provider might have a high per minute rate. If this is the case, there are stand-alone products especially for these calls. A special cellular plan like this means you don't have to switch cellular providers or phone numbers
- ✓ **Direct Dial or Dial Around:** Many quality direct dial (1+) calling plans maintain generally low international rates. Other direct dial plans have low rates to certain countries but much higher rates to other countries. If your regular long distance plan has a high rate to the countries you call, consider using a 10-10 dial around number for your international calls. You can use a 10-10 number without switching long distance carriers and often receive a great low international rate. If needed, use a combination of services to save the most money.
- ✓ **Using an Operator to Place Your Call:** Unless your call is a critical emergency, never use an operator to place an international call. The cost can be extremely high. I received a call from a gentleman seeking a low rate to call another country and told him about a 10-10 number that had a \$0.07 per-minute rate. He then told me he had just received his phone bill that included a call where he used an operator to place the call. He wound up spending more than \$5.00 per minute on the same call that could have cost him just \$0.07 per minute!
- ✓ **Let's Go Pre-Paid:** This is another way to save money on your international calls. If you use a pre-paid phone card or pre-paid long distance, always consider if there is a connection fee or a monthly fee. Also read the details of the billing increments. I have seen some prepaid cards advertised to the military that displayed the low rate in big bold print, but the small print showed a billing increment of four minutes – meaning that each call is rounded up in four-minute intervals (i.e., a five-minute call will cost you the same as eight minutes). Also keep in mind that some cards can be recharged, some will expire a certain date from first use, while others will expire a certain time from the date you purchased the card.

## Calling the U.S. from another Country

If stationed in another country, look into using an international callback service (along with using the standard long distance carrier in another country or using a prepaid card). Some U.S. carriers offer callback programs that work like this: You register your overseas phone number with the callback provider and, when you need to call back to the States, you can make your call using actual U.S. phone lines. The rates often are much cheaper than the rates of the international carrier. Payment methods can range from prepaid using a credit card, non-prepaid using a credit card, or even paying by a wire service.

## Domestic Calls

- ✓ **Using a Cell Phone:** Many U.S. consumers are now going this route, especially if they make numerous long distance calls a month. There are even prepaid cellular plans where you don't have to sign a contract or pass a credit check.
- ✓ **Choosing a Regular Direct Dial Plan:** There are numerous quality discount plans that do not require a monthly fee. Always choose based on your calling patterns. (Are your calls mostly in-state or state-to-state?) Although in-state rates vary, you should never pay more than \$0.05 per minute for state-to-state calls. You can also combine the use of a good 10-10 number with your direct dial plan if needed.
- ✓ **A Guardmember Calling Home:** If you or a family member calls home within the States and does not use a cell phone or prepaid card, consider getting a toll free number for the home line. Incoming rates from within your state will vary, but you should never pay more than \$0.05 per minute for calls coming from outside your state (other than Alaska and Hawaii). You do not need a second phone line to have a toll-free number.
- ✓ **Using Prepaid Services:** Many quality discount prepaid phone cards and prepaid long distance programs are available. As with international calls, always check billing increments, monthly maintenance fees, and connection fees (if any). In virtually all calling situations, using a prepaid service that charges a connection fee will cost you money in the long run.

Always remember to read the small print, and don't place all your focus on the per minute rate. See the following website for information about free phone card from the VFW: <http://www.operationuplink.org/>

## Photos and Artwork

Pictures of family and loved ones are very important during a time of separation. Special hand-drawn items from children bring home into a faraway place.

## What to do in times when you are not able to communicate with one another?

There will be times when your Guardmember is involved in his or her mission and won't be able to easily communicate with you. Sometimes you will have a warning of this, but, sometimes you will not. What to do during these times:

- ✓ **Accept it when it happens:** at times, your soldier or airman may be involved in a mission or a type of training that will not allow easy communication. These silences could occur whether the unit is on base or at a mobilization site. The only time this happens is when it is REQUIRED for the duty at hand. When it occurs – it occurs for a reason. It could go on for an extended period of time or it could only be for a few hours or a few days.
- ✓ **Plan for it before:** These silences are the times to stay in contact with the unit Family Readiness Group. The Volunteer Leader(s) assigned by the commander will be one of the first outside people contacted when the unit is once again able to communicate. The Leader(s) will let the families know – through its established communication tree – as soon as they know and the unit says it is OK to spread the word.



## Returning From Deployment

### *Finding Your New Normal: Transitioning from Active Duty to National Guard Status*

The reintegration process between a Guardmember and their family can be described by one word: Challenging! The progression will not happen overnight, in fact, the average time frame for successful integration can take months. The biggest challenge for families is to regain a shared sense of purpose. Due to the extremely intense demands of deployment, the Guardmember holds a drastically different definition of his or her purpose versus a spouse or parent who has managed to provide for the family and tend to the home front. The importance of both jobs is vital.

The keys to establishing a shared sense of purpose are: identify issues brought on by separation, define personal relationship expectations and understand each other's point of view

#### **Your Guardmember's Sense of Purpose has been redefined by:**

- ✓ Highly Structured, efficient routines in a stressful environment and a heightened level of self importance shaped by deployment.
- ✓ Traumatic, emotionally foreign events that may be difficult to process and talk about.
- ✓ A bonded allegiance to fellow Guardmembers who have shared similar experiences.
- ✓ The acquired new world view due to exposure of a new culture that can affect the Guardmembers traditional customs and beliefs.

#### **Your Family Member's Sense of Purpose has been redefined by:**

- ✓ An elevated level of responsibility and a new sense of independence.
- ✓ A heightened need for order and consistent daily routines to off-set the difficult "unknowns" of their Guardmembers deployment.
- ✓ Depression and anxiety due to constant worry over their Guardmembers safety as well as stress from the regular MOB date changes.
- ✓ Lack of belonging; without a base to connect military families, many feel isolated and alone.

#### **Together, You Can Redefine Your Sense of Purpose:**

**Communicate** - Sharing your thoughts and feelings with each other will reduce stress, validate feelings, and strengthen your emotional bond. The process will feel unusual at first, but will become easier with time.

**Seek Help** - Your family has endured an extreme amount of stress. Without work, mental health issues can develop such as Post Traumatic Stress Disorder, depression and anxiety. There are excellent, confidential treatment options available for you and your family.

#### **Tips for a Successful Transition**

Finding your new "normal" will take time and effort. Be aware that emotional highs and lows are a natural part of the reunion process. Don't expect things to fall back into place overnight. Below are some tips you might find helpful.

#### **For Guardmembers:**

- ✓ Go slowly when reestablishing your position in the family. Adapt to rules and routines already in place.
- ✓ Take time to listen and talk with your loved ones.
- ✓ Realize that your family is not a unit and does not respond well to “military speak/orders”.
- ✓ Take as much time as you can afford before returning back to your civilian job.
- ✓ Stay in touch with your closest military comrades during the “3 months off” period.
- ✓ Be supportive of the good things your family has accomplished.
- ✓ Expect that your family will not be the same as before you left; everyone has changed on some level.
- ✓

**For Spouses and Parents:**

- ✓ It is okay to need time apart; don’t rush things.
- ✓ Remind the Guardmember that they are still needed.
- ✓ Don’t assume they “know” what the daily household routines are; have a family meeting once a week to go over chores, budget and other responsibilities.
- ✓ Be patient with yourself and your Guardmember.
- ✓ Stay in touch with “military family” contacts. Sharing experiences reaffirms that you are not the only one going through a challenging period.
- ✓ Learn new tools to communicate; don’t be afraid to ask for help. Counseling is confidential!
- ✓ Avoid scheduling too many activities!



## Veterans Assistance Benefits

Members of the National Guard who have served in active duty during wartime or against a hostile force are eligible for a range of VA medical and social services benefits. You can also call the VA at 1-800-827-1000.

### Department of Veterans Affairs

<http://www.va.gov>

The Department of Veterans Affairs (VA) website provides broad information on Veteran's benefits, including hot topics, health benefits, vocational rehabilitation and employment, education, and more.

### Vet Centers

<http://www.va.gov/rccs>

Vet Centers provide readjustment counseling and outreach services to all veterans who served in any combat zone. Services are also available for their family members for military related issues. Veterans have earned these benefits through their service and all are provided at no cost to the veteran or family.

### Vet Center Directory by State

[http://www1.va.gov/directory/guide/vetcenter\\_fish.asp](http://www1.va.gov/directory/guide/vetcenter_fish.asp)

The links on this page will connect you to pages with contact information for Vet Centers in your state where you can obtain quality veteran's services.

### Transition Assistance Advisor

(formerly known as State Benefits Advisor)

Provides information and assistance to Guard members and their families in understanding and obtaining benefits and services through Veterans Affairs and the military health system. Coordinates with appropriate Veterans Affairs, TRICARE, Veteran Service Organizations, and other resources to provide required information and assistance. Participates in the mobilization and demobilization process to brief/advise Guard members and their families on available entitlements and information resources. Researches and resolves issues associated with entitlements when Guard members/and or their family members encounter problems.

For more information contact:

**Transition Assistance Advisor**

Phone 302-326-1780



## **Joint Family Support Assistance Program (JFSAP) Overview**

The Joint Family Support Assistance Program (JFSAP), implemented as a result of the FY-07 Defense Authorization Act, Sec. 675, augments existing family programs to provide a continuum of support and services based on member and family strengths and needs and available resources. The primary focus of support is families who are geographically dispersed from a military installation. Services are delivered in local communities through collaborative partnerships with Federal, State, and local resources

### **Operation Ready Families**

The Operation Ready Families mission is to assist units in supporting the families of service members during peacetime and times of training and deployment. A fully functioning family Chain of Concern working with a fully supportive military Chain of Command to enhance the readiness and wellness of both.

### **Family Assistance Network**

The Delaware Air National Guard established a Family Assistance Network as a resource and referral to all military families - especially those involved in current deployments. The FAN has developed rosters of civilian, government, and military agencies that can help families dealing with issues that have surfaced due to mobilization.

### **Transition Assistance Advisor (TAA)**

The TAA is the first line of support for returning veterans to help troubleshoot concerns surrounding their benefits, education assistance, employment, and any other issues they may encounter when they return from a deployment.

### **Military OneSource**

M.O.S. is a one-stop shop of educational resources, consultations, and referrals for military members and their families to find assistance with the diverse challenges that arise throughout the duration of a military member's career. [www.militaryonesource.com](http://www.militaryonesource.com)

### **American Red Cross**

The American Red Cross Service to the Armed Forces program provides emergency communication, access to emergency financial assistance and information and referrals for service members and families.

### **State Child and Youth Program Manager**

Oversees the development of a statewide network of communication and support that provides information, resources and opportunities to geographically disperse military children and youth and their family members; identifies and trains volunteer youth advisory teams to conduct outreach activities.

**Military Family Life Consultants**

MFLC'S address issues that occur across the military lifestyle spectrum and helps service members and their families (to include children and youth) cope with normal reactions to stressors related to deployments, war and reintegration. MFLC'S provide individual problem solving sessions, group presentations and briefings.

**Operation Military Kids (OMK)**

OMK supports geographically dispersed military children by educating individuals, organizations and educators on the impact that the deployment cycle has on service members, families, kids and their community as a whole; develops partnerships & identifies resources to support outreach efforts; provides mini-grant program for partnering agencies who provide outreach to military children & youth.

**Personal Information Readiness Form**

Personal Information	
Full Name	
Current address	
Mailing address	
Home Phone	
Cellular Phone	
Home email address	
Birthday (MM/DD/YYYY)	
SSN:	
Passport number:	
Driver's license number:	
Blood type:	
Spouse Information	
Marital status:	
Date/Place of marriage:	
Name of Spouse:	
Address (if different from above)	
Home phone	
Business phone	
Cellular phone	
Home email address	
Work email address	
Former Spouse contact information	
Guardmember Emergency and Medical Information	

In case of emergency, contact:	
Emergency contact address:	
Doctor's name:	
Doctor's contact information	
Medical Insurance carrier and member number	
Durable power of attorney for healthcare, if yes where it is:	
Where will/living trust is located:	

Known medical conditions:	
Known allergies:	
Current Medications:	

### Registry of Children

Given name:	DOB	Place of Birth	SSN	Blood Type

### Registry of Grandchildren

Given name:	DOB	Place of Birth	SSN	Blood Type

[illegible]

Spouse's Family		
Name	Relationship	Contact Information

Business Contacts Information – Service Member	
Supervisor's Name	
Current address	
Mailing address (if different)	
Business phone	

Cellular phone	
Business email address	
Home phone	
Home email	
Human Resources contact	
Phone number	
Email	
<b>Business Contacts Information – Spouse</b>	
Supervisor's name	
Current address	
Mailing address (if different)	
Business phone	
Cellular phone	
Business email address	
Home Phone	
Home email	
Human Resources contact	

<b>School Contact Information – Children</b>	
Child's Name	
Grade/Teacher	
School address	
School Phone	
Teacher's phone	
Email address	
Home Phone	
Home email	
Office Administration Contact	
Phone number	
<b>School Contact Information – Children</b>	
Child's Name	
Grade/Teacher	
School address	
School Phone	



Teacher's phone	
Email address	
Home Phone	
Home email	
Office Administration Contact	
Phone number	
<b>School Contact Information – Children</b>	
Child's Name	
Grade/Teacher	
School address	
School Phone	
Teacher's phone	
Email address	
Home Phone	
Home email	
Office Administration Contact	
Phone number	

<b>Credit Cards</b>			
Credit card Type	Issuing Bank	Contact Number	Due date
<b>Bank Information</b>			
Are Accounts Joint?			
Bank	Type of account	Account Number	Balance

<b>Personal Contacts</b>			
Attorney			
Accountant			
Broker			
Clergy			
Insurance Agent			
Dentist			

### **166<sup>th</sup> AW Directory of Services**

Military Pay	302-323-3465
Civilian Pay	322-323-3459
Travel Pay	302-323-3461
Travel/Credit Card	302-323-3460
Airman and Family Readiness office	302-323-3327
Base Exchange	302-322-5988
Chaplain	302-323-3367 (UTA) 302-326-7718 (Mon- Fri)
Legal	302-323-3368 (UTA) 302-326-7011 (Mon- Fri)
Financial Consultant	302-326-7268
Employer Support of Guard and Reserve	302-326-7582
Military OneSource Rep	302-323-3358
Military OneSource	1-800-342-9647

Director of Psychological Health	302-326-7751
Military Family Life Consultant	302-650-7281
Family Assistant Centers (New Castle)	302-323-3327 302-326-7269
Family Assistant Centers (Kent & Sussex)	302-854-7630
ID Cards	302-323-3410
Recruiting Staff	302-323-4444
Security Police	302-323-3440
Wing Commander	302-323-3500
TRICARE	302-323-3540

<b>Delaware National Guard Headquarters (Joint Services)</b>	
State Judge Advocate	302-326-7011
State Public Affairs Office	302-326-7010
State Inspector General Office	
Army Military Personnel	
Military ID Issuing Office	302-323-3410
Air Personnel	302-323-3417
Human Resources	302-326-7125
Army Recruiting and Retention	800-464-8273
Air Recruiting and Retention	302-323-3443
Operation Ready Families Program	302-326-7788

<b>Websites</b>	
Delaware National Guard	<a href="http://www.delawarenationalguard.com">www.delawarenationalguard.com</a>
TRICARE (Medical Services)	<a href="http://www.tricare.mil">www.tricare.mil</a>
American Red Cross	<a href="http://www.redcross.org">www.redcross.org</a>
DEERS Updates	<a href="http://www.dmdc.osd.mil/rsl/">www.dmdc.osd.mil/rsl/</a>
Department of Defense	<a href="http://www.defense.gov">www.defense.gov</a>
ID Card Issuing Sites	<a href="http://www.dmdc.osd.mil/rsl/">www.dmdc.osd.mil/rsl/</a>
Current Basic Pay Tables	<a href="http://www.dfas.mil">www.dfas.mil</a>
Military OneSource (MOS)	<a href="http://www.militaryonesource.com">www.militaryonesource.com</a>
Military HOMEFRONT	<a href="http://www.militaryhomefront.dod.mil">www.militaryhomefront.dod.mil</a>
Reserved Affairs	<a href="http://www.ra.defense.gov">www.ra.defense.gov</a>
Armed Forces Crossroads	<a href="http://www.afcrossroads.com">www.afcrossroads.com</a>
Delaware Social Services	<a href="http://www.dhss.delaware.gov">http://www.dhss.delaware.gov</a>
National Directory of Health and Social Services	<a href="http://www.aphsa.org">http://www.aphsa.org</a>

## Notes

## Notes

